



# Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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**RENASANT CORPORATION**

**BHC Name**

**City/State** TUPELO, MS

## Bank Holding Company Information

Federal Reserve District: 8

Consolidated Assets (\$000): 16,022,386

Peer Group Number: 1 Number in Peer Group: 131

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

RENASANT CORPORATION  
209 TROY STREET

TUPELO, MS 38804

## Table of Contents

Section	Page Number
Summary Ratios .....	1
<b>Consolidated Information:</b>	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis .....	3
Non-Interest Income and Expenses .....	4
Assets .....	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets .....	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions .....	9
Derivative Instruments .....	10
Derivatives Analysis .....	11
Allowance and Net Loan and Lease Losses .....	12
Past Due and Nonaccrual Assets .....	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios .....	14
Insurance and Broker-Dealer Activities .....	15
Foreign Activities .....	16
Servicing, Securitization and Asset Sale Activities—Part 1 .....	17
Servicing, Securitization and Asset Sale Activities—Part 2 .....	18
Servicing, Securitization and Asset Sale Activities—Part 3 .....	19
<b>Parent Company Information:</b>	
Parent Company Income Statement .....	20
Parent Company Balance Sheet .....	21
Parent Company Analysis—Part 1 .....	22
Parent Company Analysis—Part 2 .....	23

## Summary Ratios

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018																	
Average assets (\$000) .....	15,504,655			14,078,468			14,486,237			12,873,087			11,113,704																	
Net income (\$000) .....	98,775			22,138			83,651			167,596			146,920																	
Number of BHCs in peer group .....	131			127			128			125			118																	
<b>Earnings and Profitability:</b>																														
<b>Percent of Average Assets</b>																														
Net interest income (tax equivalent) .....	2.87	2.65	64	3.07	2.84	65	2.99	2.77	66	3.50	3.01	75	3.62	3.08	83															
+ Non-interest income .....	1.68	1.11	79	1.50	1.14	71	1.68	1.21	77	1.17	1.32	55	1.27	1.31	57															
- Overhead expense .....	2.94	2.24	85	3.37	2.63	82	3.31	2.57	81	2.89	2.69	65	3.08	2.71	76															
- Provision for credit losses .....	0	-0.15	78	0.76	0.85	50	0.60	0.51	65	0.05	0.15	24	0.06	0.14	26															
+ Securities gains (losses) .....	0.02	0.01	81	0	0.03	38	0	0.02	28	0	0.01	58	0	0	39															
+ Other tax equivalent adjustments .....	0	0	48	0	0	49	0	0	48	0	0	42	0	0	45															
= Pretax net operating income (tax equivalent) .....	1.63	1.79	43	0.44	0.64	29	0.76	1.04	25	1.72	1.56	64	1.75	1.57	68															
Net operating income .....	1.27	1.36	47	0.31	0.48	28	0.58	0.81	24	1.30	1.19	60	1.32	1.24	57															
Net income .....	1.27	1.35	48	0.31	0.50	27	0.58	0.82	24	1.30	1.19	60	1.32	1.24	57															
Net income (Subchapter S adjusted) .....				2.16		0.93		1.18			1.17				1.42															
<b>Percent of Average Earning Assets</b>																														
Interest income (tax equivalent) .....	3.60	3.14	80	4.22	3.78	76	4	3.55	77	4.98	4.41	84	4.85	4.24	84															
Interest expense .....	0.34	0.27	70	0.68	0.66	60	0.57	0.52	64	0.90	1.08	38	0.68	0.86	36															
Net interest income (tax equivalent) .....	3.25	2.85	76	3.54	3.10	74	3.44	3.01	73	4.08	3.33	81	4.17	3.38	84															
<b>Losses, Allowance, and Past Due + Nonaccrual</b>																														
Net loan and lease losses / Average loans and leases .....	0.07	0.13	35	0.05	0.28	17	0.04	0.27	11	0.04	0.21	19	0.05	0.22	22															
Earnings coverage of net loan and lease losses (X) .....	32.50	4.52	76	32.20	21.56	79	49.01	22.91	86	56.91	24.40	88	48.93	21.75	87															
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.70	1.39	75	1.32	1.51	42	1.61	1.58	61	0.54	0.83	23	0.54	0.90	20															
Allowance for loan and lease losses / Total loans and leases .....	1.63	1.37	75	1.28	1.48	38	1.55	1.55	55	0.52	0.81	23	0.52	0.89	20															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.56	0.63	51	0.41	0.66	30	0.51	0.71	37	0.36	0.57	29	0.29	0.61	14															
30–89 days past due loans and leases / Total loans and leases .....	0.14	0.27	36	0.09	0.36	14	0.23	0.39	34	0.38	0.43	53	0.39	0.44	48															
<b>Liquidity and Funding</b>																														
Net noncore funding dependence .....	-7.17	-1.82	33	4.53	6.94	45	0.75	3.20	46	8.40	14.45	31	5.74	16.62	18															
Net short-term noncore funding dependence .....	-8.82	-8.21	41	2.14	-2.29	61	-1.31	-4.76	60	5.25	3.38	51	3.37	4.66	33															
Net loans and leases / Total assets .....	65.07	59.81	65	75.13	63.21	85	74.85	61.58	86	74.29	63.77	76	73.02	63.98	75															
<b>Capitalization</b>																														
Tier 1 leverage ratio .....	9.30	9.11	59	9.12	9.03	57	9.37	9.13	59	10.37	9.76	69	10.11	9.71	65															
Holding company equity capital / Total assets .....	13.75	10.88	86	13.98	11.06	86	14.29	11.16	89	15.86	12.43	87	15.80	12.22	86															
Total equity capital (including minority interest) / Total assets .....	13.75	11.01	86	13.98	11.18	86	14.29	11.29	89	15.86	12.57	86	15.80	12.27	85															
Common equity tier 1 capital / Total risk-weighted assets .....	11.14	12.69	26	10.69	12.01	29	10.93	12.38	30	11.12	12.17	32	11.05	12.12	38															
Net loans and leases / Equity capital (X) .....	4.73	5.51	31	5.37	5.78	42	5.24	5.58	44	4.68	5.21	38	4.62	5.29	31															
Cash dividends / Net income .....	25.42	25.30	52	113.29	60.26	86	59.93	42.30	75	30.37	33.12	47	29.69	27.31	50															
Cash dividends / Net income (Subchapter S adjusted) .....		-21.71			61.66			-0.65			-12.02				17.36															
<b>Growth Rates</b>																														
Assets .....	7.55	9.29	50	15.55	17.07	50	11.41	16.68	36	3.60	9.26	34	31.59	7	92															
Equity capital .....	5.80	9.31	45	-1.73	6.16	17	0.33	6.99	18	4	10.49	30	34.91	7.89	92															
Net loans and leases .....	-6.84	0.79	19	18.23	13.26	75	12.25	9.07	69	5.40	9.10	46	22.95	7.89	90															
Noncore funding .....	-48.75	-23.76	18	27.75	-2.41	87	-51.76	-12.18	6	14.93	6.59	67	61.08	10.67	94															
<b>Parent Company Ratios</b>																														
Short-term debt / Equity capital .....	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37															
Long-term debt / Equity capital .....	9.43	11.05	54	5.47	13.39	40	9.95	13.56	53	5.36	13.04	44	7.20	13.37	52															
Equity investment in subsidiaries / Equity capital .....	107.82	103.07	75	108.75	103.11	79	108.34	102.81	80	108.49	103.22	77	109.62	103.10	81															
Cash from ops + noncash items + op expense / Op expense + dividends .....	103.58	130.64	38	183.93	154.33	68	149.21	147.24	62	216.83	190.27	68	105.58	174.91	20															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	226,807	234,558	462,935	498,470	426,069	-3.30	55.97
Income from lease financing receivables.....	1,523	1,719	3,497	2,866	2,305	-11.40	153.41
Fully taxable income on loans and leases.....	227,852	236,060	465,906	501,076	427,994	-3.48	56.08
Tax-exempt income on loans and leases.....	478	217	526	260	380	120.28	1038.10
Estimated tax benefit on income on loans and leases.....	404	220	532	287	328	83.48	1259.15
Income on loans and leases (tax equivalent).....	228,734	236,497	466,964	501,623	428,702	-3.28	56.61
Investment interest income (tax equivalent).....	16,729	20,012	36,864	41,372	35,964	-16.40	-2.68
Interest on balances due from depository institutions.....	528	1,007	1,189	5,892	3,076	-47.57	198.31
Interest income on other earning assets.....	4	1	0	22	13	300.00	-98.96
Total interest income (tax equivalent).....	245,995	257,517	505,017	548,909	467,755	-4.47	50.18
Interest on time deposits of \$250K or more .....	2,143	4,651	8,150	10,017	6,348	-53.92	
Interest on time deposits < \$250K.....	5,450	12,513	21,113	29,729	18,866	-56.45	
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	8,356	15,202	24,753	42,249	24,546	-45.03	183.83
Interest on other borrowings and trading liabilities.....	2,375	6,208	9,604	8,477	10,030	-61.74	-49.21
Interest on subordinated debt and mandatory convertible securities .....	5,202	3,170	7,715	8,451	5,539	64.10	
Total interest expense.....	23,526	41,744	71,335	98,923	65,329	-43.64	80.19
Net interest income (tax equivalent).....	222,469	215,773	433,682	449,986	402,426	3.10	47.58
Non-interest income.....	130,388	105,855	242,766	150,858	141,012	23.18	96.91
Adjusted operating income (tax equivalent) .....	352,857	321,628	676,448	600,844	543,438	9.71	62.63
Overhead expense.....	227,810	237,472	479,268	372,126	342,064	-4.07	56.47
Provision for credit losses.....	0	53,250	86,850	7,050	6,810		-100.00
Securities gains (losses) .....	1,357	31	46	348	-16	4277.42	14.42
Other tax equivalent adjustments .....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	126,404	30,937	110,376	222,016	194,548	308.59	82.32
Applicable income taxes .....	24,387	5,410	19,840	48,091	41,727	350.78	12.49
Tax equivalent adjustments .....	3,242	3,389	6,885	6,329	5,901	-4.34	-8.26
Applicable income taxes (tax equivalent).....	27,629	8,799	26,725	54,420	47,628	214.00	9.58
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	98,775	22,138	83,651	167,596	146,920	346.18	123.90
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	98,775	22,138	83,651	167,596	146,920	346.18	123.90
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	98,775	22,138	83,651	167,596	146,920	346.18	123.90
Investment securities income (tax equivalent).....	16,729	20,012	36,864	41,372	35,964	-16.40	-2.68
US Treasury and agency securities (excluding mortgage-backed securities) .....	24	57	104	1,300	735	-57.89	-97.72
Mortgage-backed securities .....	9,160	12,281	21,367	27,112	21,755	-25.41	32.16
All other securities .....	7,545	7,674	15,393	12,960	13,474	-1.68	-18.05
Cash dividends declared.....	25,104	25,080	50,134	50,901	43,614	0.10	73.15
Common .....	25,104	25,080	50,134	50,901	43,614	0.10	73.15
Preferred .....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.17	2.92	65	3.66	3.46	65	3.49	3.27	66	4.26	4	69	4.21	3.87	71
Less: Interest expense .....	0.30	0.25	68	0.59	0.61	55	0.49	0.48	60	0.77	0.98	35	0.59	0.79	33
Equals: Net interest income (tax equivalent) .....	2.87	2.65	64	3.07	2.84	65	2.99	2.77	66	3.50	3.01	75	3.62	3.08	83
Plus: Non-interest income .....	1.68	1.11	79	1.50	1.14	71	1.68	1.21	77	1.17	1.32	55	1.27	1.31	57
Equals: adjusted operating income (tax equivalent) .....	4.55	3.82	85	4.57	4.05	79	4.67	4.04	80	4.67	4.41	66	4.89	4.46	75
Less: Overhead expense .....	2.94	2.24	85	3.37	2.63	82	3.31	2.57	81	2.89	2.69	65	3.08	2.71	76
Less: Provision for credit losses .....	0	-0.15	78	0.76	0.85	50	0.60	0.51	65	0.05	0.15	24	0.06	0.14	26
Plus: Realized gains (losses) on held-to-maturity securities .....	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities .....	0.02	0.01	81	0	0.03	40	0	0.02	31	0	0.01	58	0	0	36
Plus: other tax equivalent adjustments .....	0	0	48	0	0	49	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent) .....	1.63	1.79	43	0.44	0.64	29	0.76	1.04	25	1.72	1.56	64	1.75	1.57	68
Less: Applicable income taxes (tax equivalent) .....	0.36	0.41	33	0.12	0.16	32	0.18	0.23	35	0.42	0.36	70	0.43	0.33	80
Less: Minority interest .....	0	0	41	0	0	46	0	0	42	0	0	36	0	0	36
Equals: Net operating income .....	1.27	1.36	47	0.31	0.48	28	0.58	0.81	24	1.30	1.19	60	1.32	1.24	57
Plus: Net extraordinary items .....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income .....	1.27	1.35	48	0.31	0.50	27	0.58	0.82	24	1.30	1.19	60	1.32	1.24	57
Memo: Net income (last four quarters) .....	1.05	1.25	30	0.72	0.81	33	0.58	0.82	24	1.30	1.19	59	1.32	1.24	57
Net income-BHC and noncontrolling (minority) interest .....	1.27	1.37	48	0.31	0.50	24	0.58	0.83	24	1.30	1.20	60	1.32	1.25	56
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	88.19	93.15	4	86.61	91.74	3	87.12	92.32	5	85.66	91.05	6	86.87	91.48	8
Average interest-bearing funds / Average assets .....	58.48	62.32	34	62.27	65.48	36	60.56	64.06	34	64.53	65.57	46	66.34	65.56	58
Interest income (tax equivalent) / Average earning assets .....	3.60	3.14	80	4.22	3.78	76	4	3.55	77	4.98	4.41	84	4.85	4.24	84
Interest expense / Average earning assets .....	0.34	0.27	70	0.68	0.66	60	0.57	0.52	64	0.90	1.08	38	0.68	0.86	36
Net interest income (tax equivalent) / Average earning assets .....	3.25	2.85	76	3.54	3.10	74	3.44	3.01	73	4.08	3.33	81	4.17	3.38	84
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.13	4.05	62	4.51	4.44	60	4.26	4.27	54	5.27	5.09	67	5.08	4.95	69
Interest-bearing bank balances .....	0.11	0.11	52	0.59	0.50	71	0.35	0.27	75	2.06	2.04	46	1.73	1.64	59
Federal funds sold and reverse repos .....		0.26			0.94			0.68			2.44			2.17	
Trading assets .....		0.42			0.67			0.60			0.99			1.11	
Total earning assets .....	3.55	3.11	78	4.17	3.74	77	3.95	3.51	77	4.92	4.36	83	4.78	4.20	84
Investment securities (tax equivalent) .....	2.10	1.80	74	3.09	2.51	88	2.88	2.25	89	3.32	2.76	87	3.39	2.68	91
US Treasury and agency securities (excluding mortgage-backed securities) .....	0.58	1.28	13	0.67	2.01	6	0.67	1.75	8	10.96	2.32	98	3.68	2.05	97
Mortgage-backed securities .....	1.24	1.56	19	2.49	2.33	67	2.21	2.05	62	2.65	2.61	57	2.47	2.50	48
All other securities .....	4.36	2.91	85	5.27	3.48	89	5.06	3.24	90	5.96	4.06	89	5.76	4.20	86
Interest-bearing deposits .....	0.37	0.24	78	0.83	0.70	64	0.68	0.53	70	1.06	1.10	52	0.72	0.81	45
Time deposits of \$250K or more .....	1.14	0.76	83	1.74	1.67	54	1.65	1.42	70	1.78	1.96	33	1.39	1.44	42
Time deposits < \$250K .....	0.88	0.72	67	1.62	1.58	53	1.45	1.36	57	1.70	1.82	37	1.18	1.29	40
Other domestic deposits .....	0.24	0.17	75	0.53	0.50	59	0.41	0.36	66	0.77	0.93	41	0.50	0.67	38
Foreign deposits .....		0.12			0.59			0.42			1.19			0.97	
Federal funds purchased and repos .....	0.33	0.19	84	0.30	0.85	14	0.58	0.62	61	0.15	1.86	6	0.18	1.51	5
Other borrowed funds and trading liabilities .....	0.04	1.31	10	1.05	1.62	24	0.94	1.50	25	2.34	2.38	49	2.34	2.28	56
All interest-bearing funds .....	0.52	0.40	71	0.95	0.92	57	0.81	0.74	62	1.19	1.49	30	0.89	1.19	29

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018							
<b>Non-interest Income and Expenses</b>															
Total non-interest income .....	130,388		105,855		242,766		150,858		141,012						
Fiduciary activities income .....	4,175		3,222		6,873		5,805		5,042						
Service charges on deposit accounts - domestic .....	16,694		15,333		30,087		34,860		33,686						
Trading revenue.....	0		0		0		0		0						
Investment banking fees and commissions.....	5,636		4,604		9,631		8,628		8,498						
Insurance activities revenue.....	5,712		5,034		9,924		9,747		9,422						
Venture capital revenue.....	0		0		0		0		0						
Net servicing fees .....	15,080		-15,509		-18,336		1,509		4,596						
Net securitization income .....	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	56,529		72,764		159,182		45,226		38,337						
Other non-interest income.....	26,562		20,407		45,405		45,083		41,431						
Total overhead expenses .....	227,810		237,472		479,268		372,126		342,064						
Personnel expense.....	148,989		152,550		302,388		250,784		214,294						
Net occupancy expense.....	23,204		25,628		50,278		46,970		38,660						
Goodwill impairment losses .....	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	3,137		3,729		7,121		8,105		7,179						
Other operating expenses.....	52,480		55,565		119,481		66,267		81,931						
Fee income on mutual funds and annuities.....	5,636		4,604		9,630		8,627		8,499						
<b>Memoranda</b>															
Assets under management in proprietary mutual funds and annuities.....	92,336		54,187		69,564		103,524		0						
Number of equivalent employees .....	2,445		2,541		2,524		2,527		2,359						
Average personnel expense per employee.....	60.94		60.04		119.81		99.24		90.84						
Average assets per employee.....	6,341.37		5,540.52		5,739.40		5,094.22		4,711.19						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income .....	4.32	2.15	77	4.35	2.20	77	3.97	2.02	78	5.72	2.72	80	6.03	3.08	77
Overhead expenses / Net Interest Income + non-interest income .....	65.16	59.03	75	74.62	63.28	84	71.58	62.28	82	62.59	61.29	60	63.64	60.88	65
<b>Percent of Average Assets</b>															
Total overhead expense .....	2.94	2.24	85	3.37	2.63	82	3.31	2.57	81	2.89	2.69	65	3.08	2.71	76
Personnel expense.....	1.92	1.25	93	2.17	1.31	96	2.09	1.30	93	1.95	1.41	88	1.93	1.44	87
Net occupancy expense.....	0.30	0.24	75	0.36	0.26	86	0.35	0.26	82	0.36	0.28	80	0.35	0.28	72
Other operating expenses.....	0.72	0.73	61	0.84	0.99	53	0.87	0.94	62	0.58	0.97	13	0.80	0.97	38
Overhead less non-interest income .....	1.26	1.10	59	1.87	1.36	81	1.63	1.25	78	1.72	1.32	76	1.81	1.38	80
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense .....	64.56	58.45	74	73.83	62.83	84	70.85	61.82	82	61.93	60.64	60	62.94	60.37	64
Personnel expense.....	42.22	33.10	91	47.43	32.43	96	44.70	32.36	96	41.74	32.39	92	39.43	32.51	84
Net occupancy expense.....	6.58	6.33	54	7.97	6.65	72	7.43	6.58	65	7.82	6.52	74	7.11	6.48	63
Other operating expenses.....	15.76	18.60	34	18.44	23.06	40	18.72	22.28	41	12.38	21.20	3	16.40	20.90	21
Total non-interest income .....	36.95	28.18	70	32.91	27.40	66	35.89	28.83	68	25.11	29.23	50	25.95	28.50	52
Fiduciary activities income .....	1.18	2.24	41	1	2.10	41	1.02	2.09	43	0.97	1.97	43	0.93	2.14	42
Service charges on domestic deposit accounts .....	4.73	3.19	80	4.77	3.35	74	4.45	3.27	69	5.80	3.88	76	6.20	4.15	76
Trading revenue.....	0	0.72	23	0	1.60	29	0	1.28	25	0	1.18	22	0	0.85	27
Investment banking fees and commissions.....	1.60	2.52	53	1.43	2.64	50	1.42	2.46	50	1.44	3.54	48	1.56	3.42	46
Insurance activities revenue.....	1.62	0.37	86	1.57	0.39	83	1.47	0.41	83	1.62	0.47	85	1.73	0.47	87
Venture capital revenue.....	0	0.02	44	0	0	48	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees .....	4.27	0.55	95	-4.82	-0.20	6	-2.71	0.01	5	0.25	0.28	64	0.85	0.65	70
Net securitization income .....	0	0.01	44	0	0	46	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets .....	16.02	3.83	93	22.62	2.89	96	23.53	3.92	95	7.53	1.86	94	7.05	1.61	93
Other non-interest income.....	7.53	9.26	45	6.34	9.31	33	6.71	9.65	39	7.50	10.04	41	7.62	9.86	45
Overhead less non-interest income .....	27.61	29.94	38	40.92	34.19	69	34.96	31.93	53	36.83	31.06	60	37	31.46	63
Applicable income taxes / Pretax net operating income (tax equivalent).....	19.29	21.54	22	17.49	18.39	39	17.97	18.63	39	21.66	20.56	58	21.45	19.04	72
Applicable income tax + TE / Pretax net operating income + TE .....	21.86	23.10	33	28.44	22.75	87	24.21	21.18	75	24.51	23.23	66	24.48	21.56	75

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans .....	8,732,578	8,330,120	8,529,035	8,255,633	7,807,368	4.83	61.65	
Commercial and industrial loans .....	1,551,039	2,600,584	2,497,212	1,333,903	1,269,386	-40.36	134.20	
Loans to individuals .....	156,987	284,553	209,537	302,430	329,411	-44.83	37.80	
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0			
Agricultural loans .....	9,581	10,976	9,471	11,802	12,687	-12.71	-32.90	
Other loans and leases .....	148,016	110,818	106,163	104,142	75,704	33.57	198.93	
Less: Unearned income .....	0	0	0	0	0			
Loans and leases, net of unearned income .....	10,598,201	11,337,051	11,351,418	10,007,910	9,494,556	-6.52	69.78	
Less: Allowance for loan and lease losses .....	172,354	145,387	176,144	52,162	49,026	18.55	290.84	
Net loans and leases .....	10,425,847	11,191,664	11,175,274	9,955,748	9,445,530	-6.84	68.21	
Debt securities that reprice or mature in over 1 year .....	2,133,326	1,267,628	1,312,281	1,251,903	1,183,547	68.29	109.63	
Mutual funds and equity securities .....	0	0	0	0	0			
Subtotal .....	12,559,173	12,459,292	12,487,555	11,207,651	10,629,077	0.80	74.05	
Interest-bearing bank balances .....	1,384,283	401,302	456,831	223,865	370,596	244.95	1419.77	
Federal funds sold and reverse repos .....	0	0	0	0	0			
Debt securities that reprice or mature within 1 year .....	30,494	35,866	31,176	38,710	67,230	-14.98	-14.99	
Trading assets .....	0	0	0	0	0			
Total earning assets .....	13,973,950	12,896,460	12,975,562	11,470,226	11,066,903	8.35	90.05	
Non-interest-bearing cash and due from depository institutions .....	221,205	215,601	176,372	191,065	198,515	2.60	84.76	
Premises, fixed assets, and leases .....	293,203	302,380	300,496	309,697	209,168	-3.03	64.22	
Other real estate owned .....	4,939	9,125	5,972	8,010	11,040	-45.87	-83.17	
Investment in unconsolidated subsidiaries .....	3,591	3,591	3,591	3,591	3,591	0.00	12.64	
Intangible and other assets .....	1,525,498	1,470,050	1,467,619	1,418,029	1,445,661	3.77	80.32	
Total assets .....	16,022,386	14,897,207	14,929,612	13,400,618	12,934,878	7.55	87.85	
Quarterly average assets .....	15,805,619	14,706,027	14,859,854	13,142,319	12,738,231	7.48	85.14	
Average loans and leases (YTD) .....	11,074,631	10,490,422	10,952,423	9,526,271	8,446,849	5.57	86.08	
<b>Memoranda</b>								
Loans held-for-sale .....	448,959	339,747	417,771	318,272	411,427	32.15	62.21	
Loans not held-for-sale .....	10,149,242	10,997,304	10,933,647	9,689,638	9,083,129	-7.71	70.13	
Real estate loans secured by 1–4 family .....	3,026,754	2,958,270	2,978,247	3,008,860	2,871,471	2.32	47.69	
Commercial real estate loans .....	5,645,947	5,292,852	5,482,195	5,165,239	4,840,646	6.67	71.95	
Construction and land development .....	1,300,604	1,116,863	1,145,516	1,158,596	1,062,777	16.45	81.67	
Multifamily .....	376,178	405,213	404,953	335,890	247,609	-7.17	83.89	
Nonfarm nonresidential .....	3,969,165	3,770,776	3,931,726	3,670,753	3,530,260	5.26	67.97	
Real estate loans secured by farmland .....	59,877	78,998	68,593	81,534	95,251	-24.20	-13.74	
Total investment securities .....	2,163,820	1,303,494	1,343,457	1,290,613	1,250,777	66.00	103.44	
U.S. Treasury securities .....	3,037	7,639	7,079	499	0	-60.24		
US agency securities (excluding mortgage-backed securities) .....	4,986	9,736	7,387	11,024	12,911	-48.79	-90.76	
Municipal securities .....	325,613	272,958	305,186	223,131	203,269	19.29	-8.29	
Mortgage-backed securities .....	1,801,244	984,628	986,441	1,032,256	1,015,159	82.94	183.26	
Asset-backed securities .....	0	7,679	9,012	9,986	10,633	-100.00	-100.00	
Other debt securities .....	28,940	20,854	28,352	13,717	8,805	38.77	5688.00	
Mutual funds and equity securities .....	0	0	0	0	0			
Available-for-sale securities .....	2,163,820	1,303,494	1,343,457	1,290,613	1,250,777	66.00	220.83	
U.S. Treasury securities .....	3,037	7,639	7,079	499	0	-60.24		
US agency securities (excluding mortgage-backed securities) .....	4,986	9,736	7,387	11,024	12,911	-48.79	-74.92	
Municipal securities .....	325,613	272,958	305,186	223,131	203,269	19.29		
Mortgage-backed securities .....	1,801,244	984,628	986,441	1,032,256	1,015,159	82.94	183.26	
Asset-backed securities .....	0	7,679	9,012	9,986	10,633	-100.00	-100.00	
Other debt securities .....	28,940	20,854	28,352	13,717	8,805	38.77	5688.00	
Mutual funds and equity securities .....	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation) .....	25,048	39,596	41,484	13,742	-13,752	-36.74	485.92	
Available-for-sale securities appreciation (depreciation) .....	0	0	0	0	0		-100.00	
Structured notes, fair value .....	617,709	522,772	614,610	444,603	637,608	18.16	-13.86	

## Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	4,349,135	3,740,296	3,685,048	2,551,770	2,318,706	16.28	198.01
NOW, ATS and transaction accounts .....	551,613	545,391	618,962	431,440	335,566	1.14	238.58
Time deposits less brokered deposits < \$250K .....	1,185,238	1,478,453	1,288,126	1,597,031	1,708,740	-19.83	
MMDA and other savings accounts .....	6,681,361	5,574,641	6,059,183	5,069,324	5,111,502	19.85	92.49
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	12,767,347	11,338,781	11,651,319	9,649,565	9,474,514	12.60	118.78
Time deposits of \$250K or more .....	348,004	507,577	407,762	558,468	515,351	-31.44	
Foreign deposits .....	0	0	0	0	0	0	
Federal funds purchased and repos .....	14,933	11,810	21,340	9,091	7,706	26.44	-96.64
Secured federal funds purchased .....	0	0	10,393	0	0	0	
Commercial paper .....	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less .....	0	330,120	100	480,004	381,811	-100.00	-100.00
Other borrowings w/remaining maturity over 1 year .....	150,434	152,131	152,067	152,334	4,932	-1.12	211.64
Brokered deposits < \$250K .....	0	0	0	5,135	138,692		
Noncore funding .....	513,371	1,001,638	581,269	1,205,032	1,048,492	-48.75	-62.26
Trading liabilities .....	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities .....	318,972	224,430	323,012	224,170	256,875	42.13	234.46
Other liabilities .....	218,889	249,412	241,279	196,162	111,084	-12.24	91.72
Total liabilities .....	13,818,579	12,814,261	12,796,879	11,274,929	10,890,965	7.84	86.60
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	296,483	296,483	296,483	296,483	296,483	0.00	37.99
Common surplus .....	1,295,879	1,293,033	1,296,963	1,294,276	1,288,911	0.22	104.86
Retained earnings .....	689,444	579,314	615,773	617,355	500,660	19.01	125.34
Accumulated other comprehensive income .....	19,250	16,339	25,068	764	-17,896	17.82	
Other equity capital components .....	-97,249	-102,223	-101,554	-83,189	-24,245		
Total holding company equity capital .....	2,203,807	2,082,946	2,132,733	2,125,689	2,043,913	5.80	96.02
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0	0	
Total equity capital, including minority interest .....	2,203,807	2,082,946	2,132,733	2,125,689	2,043,913	5.80	96.02
Total liabilities and capital .....	16,022,386	14,897,207	14,929,612	13,400,618	12,934,878	7.55	87.85
<b>Memoranda</b>							
Non-interest-bearing deposits .....	4,349,135	3,740,296	3,685,048	2,551,770	2,318,706	16.28	198.01
Interest-bearing deposits .....	8,766,216	8,106,062	8,374,033	7,661,398	7,809,851	8.14	67.20
Total deposits .....	13,115,351	11,846,358	12,059,081	10,213,168	10,128,557	10.71	95.68
Long-term debt that reprices within 1 year .....	225,000	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	2,132,733	2,125,689	2,125,689	2,043,913	1,514,983		
Accounting restatements .....	0	-35,099	-35,099	0	0		
Net income .....	98,775	22,138	83,651	167,596	146,920		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	-1,085	-1,243	2,687	5,365	2,829		
Sale of treasury stock .....	4,306	5,535	6,204	4,000	2,723		
Less: Purchase of treasury stock .....	0	24,569	24,569	62,944	7,062		
Changes incident to business combinations .....	0	0	0	0	434,519		
Less: Dividends declared .....	25,104	25,080	50,134	50,901	43,614		
Change in other comprehensive income .....	-5,818	15,575	24,304	18,660	-7,385		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	2,203,807	2,082,946	2,132,733	2,125,689	2,043,913		

## Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	54.50	36.32	87	55.92	36.22	90	57.13	36.22	90	61.61	37.78	92	60.36	37.19	92
Commercial and industrial loans .....	9.68	12.25	41	17.46	14.99	62	16.73	13.52	65	9.95	12.02	41	9.81	12.85	42
Loans to individuals .....	0.98	3.48	42	1.91	3.53	50	1.40	3.40	48	2.26	4.20	51	2.55	4.31	53
Loans to depository institutions and acceptances of other banks .....	0	0.01	32	0	0.04	28	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0.06	0.21	55	0.07	0.20	60	0.06	0.19	58	0.09	0.24	61	0.10	0.30	62
Other loans and leases.....	0.92	4.22	18	0.74	4.66	12	0.71	4.63	13	0.78	5.01	9	0.59	5	8
Net loans and leases.....	65.07	59.81	65	75.13	63.21	85	74.85	61.58	86	74.29	63.77	76	73.02	63.98	75
Debt securities over 1 year.....	13.31	17.61	34	8.51	14.01	21	8.79	15.55	19	9.34	14.60	18	9.15	14.63	20
Mutual funds and equity securities .....	0	0.06	14	0	0.05	13	0	0.05	13	0	0.06	13	0	0.06	12
Subtotal .....	78.39	78.32	40	83.64	78.43	62	83.64	78.16	68	83.64	79.65	49	82.17	79.97	36
Interest-bearing bank balances .....	8.64	9.11	50	2.69	6.78	21	3.06	7.51	21	1.67	3.06	44	2.87	3.04	58
Federal funds sold and reverse repos .....	0	0.52	28	0	0.86	26	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less .....	0.19	1.53	15	0.24	1.83	13	0.21	1.68	15	0.29	1.91	21	0.52	1.96	27
Trading assets .....	0	0.60	18	0	1.09	16	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets.....	87.22	91.43	8	86.57	90.72	10	86.91	91.05	9	85.59	89.53	11	85.56	89.74	9
Non-interest cash and due from depository institutions.....	1.38	1.01	79	1.45	1.08	77	1.18	1.07	55	1.43	1.14	74	1.53	1.21	76
Other real estate owned.....	0.03	0.02	78	0.06	0.03	87	0.04	0.02	77	0.06	0.03	79	0.09	0.04	84
All other assets.....	11.40	7.50	90	11.98	8.16	88	11.91	7.82	90	12.98	9.27	86	12.91	8.98	88
<b>Memoranda</b>															
Short-term investments .....	8.83	12.01	37	2.93	10.58	15	3.27	11.17	14	1.96	7.63	24	3.38	7.80	43
U.S. Treasury securities.....	0.02	1.08	34	0.05	0.92	39	0.05	0.84	46	0	1.03	29	0	1.04	14
US agency securities (excluding mortgage-backed securities) .....	0.03	0.77	24	0.07	0.48	36	0.05	0.63	30	0.08	0.54	42	0.10	0.69	36
Municipal securities .....	2.03	1.72	62	1.83	1.45	65	2.04	1.69	63	1.67	1.34	67	1.57	1.62	60
Mortgage-backed securities .....	11.24	12.97	46	6.61	11.11	26	6.61	11.75	24	7.70	11.44	29	7.85	11.13	28
Asset-backed securities .....	0	0.38	26	0.05	0.27	63	0.06	0.32	61	0.07	0.28	64	0.08	0.33	65
Other debt securities .....	0.18	0.52	47	0.14	0.39	53	0.19	0.42	51	0.10	0.39	51	0.07	0.41	49
Loans held-for-sale.....	2.80	0.42	94	2.28	0.48	93	2.80	0.52	95	2.38	0.39	95	3.18	0.30	95
Loans held for investment .....	63.34	59.85	59	73.82	63.46	80	73.23	61.72	82	72.31	63.50	73	70.22	63.93	57
Real estate loans secured by 1–4 family .....	18.89	11.69	81	19.86	12.29	82	19.95	11.91	87	22.45	13.29	84	22.20	13.46	84
Revolving .....	3.06	1.45	82	3.65	1.80	82	3.44	1.66	82	4.28	2.07	84	4.71	2.27	85
Closed-end, secured by first liens .....	15.68	9.84	82	15.98	9.99	78	16.32	9.81	83	17.88	10.69	81	17.12	10.57	82
Closed-end, secured by junior liens .....	0.16	0.20	53	0.23	0.26	57	0.19	0.22	57	0.29	0.28	62	0.36	0.31	63
Commercial real estate loans .....	35.24	22.48	84	35.53	21.90	83	36.72	22.22	86	38.54	22.23	88	37.42	21.58	87
Construction and land development .....	8.12	3.35	90	7.50	3.32	89	7.67	3.40	88	8.65	3.44	90	8.22	3.51	90
Multifamily.....	2.35	3.31	45	2.72	3.07	53	2.71	3.12	54	2.51	3.01	50	1.91	2.72	44
Nonfarm nonresidential .....	24.77	14.81	86	25.31	14.50	85	26.34	14.72	87	27.39	14.69	88	27.29	14.44	89
Real estate loans secured by farmland.....	0.37	0.34	67	0.53	0.33	73	0.46	0.33	71	0.61	0.36	76	0.74	0.41	77

## Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	<b>Loan Mix, Percent of Gross Loans and Leases</b>														
Real estate loans .....	82.40	59.66	89	73.48	55.37	84	75.14	57.15	82	82.49	57.46	92	82.23	56.49	92
Real estate loans secured by 1–4 family.....	28.56	19.82	78	26.09	19.50	71	26.24	19.43	71	30.06	20.75	82	30.24	21.10	84
Revolving .....	4.62	2.42	80	4.79	2.79	77	4.52	2.64	77	5.73	3.15	80	6.42	3.50	82
Closed-end.....	23.94	17.22	76	21.30	16.49	71	21.72	16.59	71	24.33	17.39	75	23.82	17.39	75
Commercial real estate loans .....	52.27	36.54	82	46.69	32.96	78	48.30	34.63	75	51.61	33.52	84	50.98	32.14	84
Construction and land development.....	12.27	5.50	90	9.85	4.97	85	10.09	5.26	83	11.58	5.09	89	11.19	5.20	85
1–4 family.....	2.62	1.11	84	2.61	0.93	85	2.17	0.93	79	2.89	0.94	87	2.84	1.02	86
Other.....	9.66	4.33	92	7.24	3.90	83	7.92	4.19	86	8.69	4.02	90	8.35	4.05	86
Multifamily.....	3.55	5.34	40	3.57	4.72	46	3.57	4.96	43	3.36	4.69	44	2.61	4.10	40
Nonfarm nonresidential .....	37.45	24.14	81	33.26	21.76	80	34.64	22.93	81	36.68	22.15	84	37.18	21.40	90
Owner-occupied.....	15.13	8.14	85	13.95	7.38	86	14	7.68	85	15.55	7.72	87	15.85	8.03	88
Other.....	22.32	15.71	76	19.31	14.16	71	20.64	14.95	70	21.13	14.34	74	21.33	13.38	80
Real estate loans secured by farmland.....	0.56	0.59	67	0.70	0.52	71	0.60	0.54	69	0.81	0.55	74	1	0.63	75
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.07	28	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans .....	14.63	20.98	27	22.94	23.90	49	22	22.17	54	13.33	19.53	30	13.37	20.32	28
Loans to individuals .....	1.48	6.28	38	2.51	6.11	48	1.85	6.13	44	3.02	7.13	48	3.47	7.36	48
Credit card loans .....	0	0.51	22	0	0.64	21	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans.....	0.09	0.37	54	0.10	0.31	56	0.08	0.32	55	0.12	0.37	58	0.13	0.46	59
Other loans and leases.....	1.40	8.03	18	0.98	8.93	12	0.94	9.09	12	1.04	9.85	10	0.80	9.66	9
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	582.05	383.17	89	617.25	392.62	88	598.64	381.27	90	627.92	391.26	89	630.93	379.80	94
Real estate loans secured by 1–4 family.....	201.74	124.52	81	219.20	133.24	81	209.04	125.03	85	228.85	138.18	81	232.05	137.84	83
Revolving .....	32.66	15.53	85	40.27	19.64	82	36.02	17.42	84	43.62	21.26	83	49.25	23.33	84
Closed-end.....	169.09	107.53	80	178.93	112.01	82	173.02	106.14	84	185.23	115.20	79	182.80	112.79	81
Commercial real estate loans .....	376.32	238.21	84	392.20	237.30	85	384.79	234.65	85	392.87	229.44	84	391.18	219.72	86
Construction and land development.....	86.69	35.52	93	82.76	35.78	89	80.40	35.62	88	88.12	34.95	91	85.89	35.36	91
1–4 family.....	18.47	7.06	87	21.93	6.74	89	17.31	6.34	85	21.99	6.61	88	21.78	7.04	88
Other.....	68.22	28.07	94	60.83	27.86	88	63.09	28.16	91	66.14	27.32	91	64.10	27.26	94
Multifamily.....	25.07	34.78	45	30.03	33.28	53	28.42	32.74	51	25.55	31.04	47	20.01	27.85	44
Nonfarm nonresidential .....	264.56	157.17	87	279.41	157.33	88	275.96	155.06	89	279.20	152.10	87	285.29	147.22	88
Owner-occupied.....	106.87	52.65	87	117.20	53.29	90	111.54	52.37	89	118.33	53.07	91	121.62	54.89	90
Other.....	157.69	102.08	80	162.21	101.60	77	164.42	100.54	81	160.87	97.41	75	163.66	91.80	82
Real estate loans secured by farmland.....	3.99	3.59	68	5.85	3.50	74	4.81	3.44	71	6.20	3.60	77	7.70	4.02	77
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans .....	103.38	127.07	41	192.70	159.86	62	175.28	139.91	68	101.46	122.02	43	102.58	128.82	42
Loans to individuals .....	10.46	35.29	42	21.09	38.40	51	14.71	37.47	50	23	43.51	50	26.62	42.67	54
Credit card loans .....	0	2.61	22	0	3.43	21	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans.....	0.64	2.01	58	0.81	2.03	60	0.66	1.88	60	0.90	2.18	62	1.03	2.72	63
Other loans and leases.....	9.87	46.75	19	8.21	51.14	14	7.45	49.54	12	7.92	52.44	11	6.12	51.79	9
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	38.14	28.84	71	32.73	26.07	65	34.30	27.32	66	36.07	26.45	72	35.13	24.79	74
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	269.45	187.37	82	274.99	186.18	78	273.24	183.76	81	274.54	178.57	79	269.56	167.93	78
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	376.32	244.59	83	392.20	244.21	85	384.79	240.85	85	392.87	236.10	84	391.18	225.98	86

## Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	8.83	12.01	37	2.93	10.58	15	3.27	11.17	14	1.96	7.63	24	3.38	7.80	43
<b>Percent of Total Assets</b>															
Short-term investments .....	21.31	28.17	29	10.87	24.60	9	10.95	26.22	9	10.89	22.44	17	12.35	22.72	18
Liquid assets .....	13.50	19.64	27	8.75	16.55	16	9	17.85	15	9.63	16.99	16	9.67	17.27	13
Investment securities .....	65.07	59.81	65	75.13	63.21	85	74.85	61.58	86	74.29	63.77	76	73.02	63.98	75
Net loans and leases .....	65.67	60.62	67	75.76	64.12	85	75.46	62.48	86	75	64.84	78	73.83	65.07	74
Net loans, leases and standby letters of credit .....	79.68	74.75	61	76.11	68.08	64	78.04	70.67	66	72.01	63.09	65	73.25	62.13	70
Core deposits .....	3.20	10.89	15	6.72	16.68	20	3.89	14.13	11	8.99	19.36	23	8.11	21.34	11
Noncore funding .....	2.17	1.81	65	3.41	2.56	69	2.73	2.11	68	4.17	2.94	72	3.98	2.89	74
Time deposits of \$250K or more .....	0	0.35	39	0	0.41	38	0	0.36	39	0	0.43	38	0	0.47	38
Foreign deposits .....	0.09	1.20	31	0.08	1.49	22	0.14	1.47	28	0.07	1.94	21	0.06	1.97	17
Federal funds purchased and repos .....	0	0	49	0	0	48	0	0	96	0	0	49	0	0	49
Secured federal funds purchased .....	0.09	0.52	45	0.08	0.52	36	0.14	0.54	45	0.07	0.48	38	0.06	0.54	33
Net federal funds purchased (sold) .....	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0.02	44
Commercial paper .....	0	0.99	12	2.22	2.06	64	0	1.24	17	3.58	3.01	61	2.95	3.67	47
Other borrowings w/remaining maturity of 1 year or less .....	52.72	38.93	84	42.50	39.71	56	45.91	39.38	66	38.69	39.29	45	40.60	40.29	47
Earning assets that reprice within 1 year .....	7.66	7.04	72	9.44	9.42	63	8.25	8.20	65	10.50	10.19	66	10.73	10.01	64
Interest-bearing liabilities that reprice within 1 year .....	1.40	0.26	89	0	0.56	26	0	0.47	27	0	0.96	25	0	1.34	25
Long-term debt that reprices within 1 year .....	43.65	30.25	82	33.06	28.34	58	37.66	29.11	68	28.19	26.63	53	29.88	27.38	49
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	-7.17	-1.82	33	4.53	6.94	45	0.75	3.20	46	8.40	14.45	31	5.74	16.62	18
Net short-term noncore funding dependence .....	-8.82	-8.21	41	2.14	-2.29	61	-1.31	-4.76	60	5.25	3.38	51	3.37	4.66	33
Short-term investment / Short-term noncore funding .....	460.79	284.81	78	62.15	138.95	25	150.31	184.19	53	30.82	77.77	40	54.95	66.46	56
Liquid assets - short-term noncore funding / Nonliquid assets .....	24.65	34.02	41	6.89	23.27	23	9.85	28.18	23	5.08	16.97	30	7.06	16.04	38
Net loans and leases / Total deposits .....	79.49	74.66	64	94.47	82.84	83	92.67	79.43	83	97.48	90.31	73	93.26	90.08	55
Net loans and leases / Core deposits .....	81.66	81.17	55	98.70	93.70	64	95.91	88.34	72	103.17	103.93	57	99.69	105	45
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	0.84			1.82			1.57			0.72			-0.82		
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	1.81	1.94	56	3.16	4.82	30	3.17	4.31	43	1.09	1.36	48	-1.16	-1.98	71
Structured notes appreciation (depreciation) / Tier 1 capital .....	0.01			0			0.02			0			-0.05		
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	0	13.42	14	0	12.14	14	0	11.38	15	0	12.67	14	0	16.19	11
Available-for-sale securities .....	100	84.66	95	100	85.75	95	100	87.23	96	100	85.40	95	100	81.88	96
U.S. Treasury securities .....	0.14	5.52	36	0.59	5.43	43	0.53	4.72	48	0.04	6.15	29	0	6.99	14
US agency securities (excluding mortgage-backed securities) .....	0.23	4.50	25	0.75	3.23	41	0.55	4.01	34	0.85	3.49	44	1.03	4.02	45
Municipal securities .....	15.05	8.87	72	20.94	9.39	79	22.72	9.83	78	17.29	7.75	80	16.25	9.16	74
Mortgage-backed securities .....	83.24	66.59	73	75.54	67.27	59	73.43	66.64	58	79.98	67.43	65	81.16	65.45	72
Asset-backed securities .....	0	2.05	26	0.59	1.68	66	0.67	1.91	63	0.77	1.66	66	0.85	2.05	66
Other debt securities .....	1.34	3.17	48	1.60	2.93	56	2.11	3.01	57	1.06	2.94	52	0.70	2.79	51
Mutual funds and equity securities .....	0	0.32	14	0	0.37	12	0	0.35	13	0	0.40	13	0	0.42	11
Debt securities 1 year or less .....	1.41	8.69	18	2.75	11.75	17	2.32	10.55	18	3	11.86	21	5.38	11.91	36
Debt securities 1 to 5 years .....	4.92	17.05	25	9.70	18.03	43	9.64	17.03	41	8.48	17.94	40	8.48	19.18	37
Debt securities over 5 years .....	93.67	72.17	91	87.54	66.01	81	88.04	69.86	74	88.52	66.02	77	86.15	64.73	78
Pledged securities .....	28.55	33.87	47	40.11	37.40	53	45.75	35.67	64	34.45	30.57	57	50.98	33.30	73
Structured notes, fair value .....	0	0.03	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	223.62	51.37	92	33.12	146.89	22	85.85	183.32	37	-40.03	26.69	5	243.43	6.77	99
Investment securities .....	66	33.34	80	2.78	14.17	33	4.09	23.62	23	3.18	11.75	38	86.27	9.42	95
Core deposits .....	12.60	16.88	37	18.71	25.99	32	20.74	26.88	32	1.85	11.23	16	28.60	7.29	92
Noncore funding .....	-48.75	-23.76	18	27.75	-2.41	87	-51.76	-12.18	6	14.93	6.59	67	61.08	10.67	94

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec) .....	2,953,982	2,534,314	2,749,988	2,235,042	2,068,749
Commit: Secured commercial real estate loans .....	1,239,205	1,025,154	1,070,498	875,926	603,753
Commit: Unsecured real estate loans .....	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec) .....	0	0	0	0	0
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	95,473	94,000	90,597	94,824	104,664
Commercial and similar letters of credit .....	0	0	0	0	0
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	29,377	2,779	29,558	2,960	3,459
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	15,000	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	29,377	2,779	44,558	2,960	3,459
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	796,000	828,182	716,000	414,000	281,343
Written options contracts (interest rate) .....	624,048	953,517	691,666	325,002	245,689
Purchased options contracts (interest rate) .....	38,757	39,498	39,131	39,842	0
Interest rate swaps .....	636,189	597,330	666,770	382,235	397,873
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

Percent of Total Assets	BHC	Peer # 1	Pct												
Loan commitments (reported semiannually, June/Dec) .....	18.44	22.45	43	17.01	21.74	39	18.42	22.01	45	16.68	23.52	30	15.99	24.05	28
Standby letters of credit .....	0.60	0.67	60	0.63	0.72	57	0.61	0.71	59	0.71	0.84	55	0.81	0.92	57
Commercial and similar letters of credit .....	0	0.02	19	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	17
Securities lent .....	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor) .....	0.18	0.25	65	0.02	0.39	55	0.20	0.35	65	0.02	0.42	57	0.03	0.52	58
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.19	29	0	0.33	28	0.10	0.30	66	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.18	34	0	0.22	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0.18	0.14	80	0.02	0.36	71	0.30	0.30	80	0.02	0.45	72	0.03	0.69	73
Derivative contracts .....	13.08	49.75	39	16.23	51.68	41	14.16	48.62	36	8.66	68.47	25	7.15	65.81	29
Interest rate contracts .....	13.08	35.96	43	16.23	36.85	43	14.16	34.36	39	8.66	47.31	26	7.15	43.84	31
Interest rate futures and forward contracts .....	4.97	5.17	81	5.56	9.28	82	4.80	6.21	79	3.09	10.67	76	2.18	11.40	73
Written options contracts (interest rate) .....	3.89	1.82	85	6.40	2.30	89	4.63	2.18	86	2.43	2.47	77	1.90	2.16	73
Purchased options contracts (interest rate) .....	0.24	1.33	58	0.27	1.51	61	0.26	1.46	58	0.30	2.65	57	0	2.32	23
Interest rate swaps .....	3.97	20.67	25	4.01	22.27	21	4.47	20.83	23	2.85	28.86	16	3.08	26.74	18
Foreign exchange contracts .....	0	6.16	25	0	5.77	24	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts .....	0	3.93	26	0	3.58	25	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange) .....	0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange) .....	0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps .....	0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts .....	0	0.86	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts .....	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other) .....	0	0.29	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other) .....	0	0.19	38	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps .....	0	0.29	37	0	0.30	35	0	0.32	36	0	0.38	35	0	0.40	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....	26.67	42.93	30	24.16	41.55	28	25.11	42.82	32	23.46	45.53	24	24.49	44.93	25

**Derivative Instruments**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	2,094,994	2,418,527	2,113,567	1,161,079	924,905
Interest rate contracts .....	2,094,994	2,418,527	2,113,567	1,161,079	924,905
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	796,000	828,182	716,000	414,000	281,343
Written options .....	624,048	953,517	691,666	325,002	245,689
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	624,048	953,517	691,666	325,002	245,689
Purchased options .....	38,757	39,498	39,131	39,842	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	38,757	39,498	39,131	39,842	0
Swaps .....	636,189	597,330	666,770	382,235	397,873
Held for trading.....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	2,094,994	2,418,527	2,113,567	1,161,079	924,905
Interest rate contracts .....	2,094,994	2,418,527	2,113,567	1,161,079	924,905
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	1,529,699	1,470,568	1,511,017	841,997	682,675
One year or less .....	896,426	832,745	802,310	424,128	296,837
Over 1 year to 5 years .....	275,328	457,494	337,102	346,613	283,955
Over 5 years .....	357,945	180,329	371,605	71,256	101,883
Gross negative fair value (absolute value) .....	16,804	26,934	21,107	10,000	8,388
Gross positive fair value.....	27,470	40,982	33,574	8,498	6,519
Held for trading.....	0	0	0	0	0
Non-traded.....	27,470	40,982	33,574	8,498	6,519
Current credit exposure on risk-based capital derivative contracts .....	14,142	6,770	9,728	1,848	2,046
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	100	94.09	76	100	95.13	78	100	94.10	77	100	93.44	80	100	92.91	80
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	0	3.27	25	0	2.75	24	0	3.49	25	0	3.20	22	0	3.39	21
Foreign exchange contracts .....	0	1.17	34	0	1.12	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards .....	38	12.57	83	34.24	12.99	81	33.88	14.05	78	35.66	13.49	82	30.42	12.78	82
Written options .....	29.79	7.49	90	39.43	8.37	92	32.73	8.18	90	27.99	5.91	93	26.56	6.60	90
Exchange-traded .....	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter .....	29.79	7.20	90	39.43	7.94	92	32.73	7.73	90	27.99	5.10	93	26.56	5.49	92
Purchased options .....	1.85	3.44	57	1.63	3.38	61	1.85	3.42	57	3.43	4.42	62	0	4.19	18
Exchange-traded .....	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter .....	1.85	3.04	61	1.63	2.87	64	1.85	2.86	60	3.43	3.35	64	0	3.20	20
Swaps .....	30.37	71.23	16	24.70	69.92	14	31.55	68.76	16	32.92	69.75	14	43.02	70.34	16
Held for trading .....	0	40.60	20	0	43.50	18	0	43.53	19	0	44.16	18	0	46.31	18
Interest rate contracts .....	0	34.42	21	0	37.56	18	0	36.62	19	0	37.24	18	0	38.40	18
Foreign exchange contracts .....	0	1.57	33	0	1.40	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts .....	0	0.58	40	0	0.71	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded .....	100	59.40	79	100	56.50	81	100	56.47	80	100	55.84	81	100	53.69	81
Interest rate contracts .....	100	56.19	86	100	54.31	88	100	53.82	87	100	52.22	88	100	50.60	88
Foreign exchange contracts .....	0	0.38	33	0	0.28	34	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts .....	0	0.13	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less) .....	73.02	91.87	15	60.80	89.91	11	71.49	91.48	16	72.52	93.86	13	73.81	94.47	13
One year or less .....	42.79	28.05	72	34.43	30.94	65	37.96	32.05	67	36.53	32.17	62	32.09	32.51	63
Over 1 year to 5 years .....	13.14	26.03	29	18.92	27.26	43	15.95	27.06	33	29.85	30.45	52	30.70	31.16	49
Over 5 years .....	17.09	30.08	40	7.46	28.48	23	17.58	29.56	39	6.14	28.09	20	11.02	28.71	31
Gross negative fair value (absolute value) .....	0.80	1.25	39	1.11	1.76	48	1	1.55	44	0.86	0.83	54	0.91	0.72	66
Gross positive fair value .....	1.31	1.68	36	1.69	2.69	36	1.59	2.23	35	0.73	1.19	30	0.70	0.85	41
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.01	0.05	36	0.02	0.07	39	0.02	0.07	37	0.01	0.06	36	0.01	0.06	39
Gross positive fair value (X) .....	0.02	0.07	34	0.03	0.11	29	0.03	0.09	31	0.01	0.07	26	0.01	0.06	29
Held for trading (X) .....	0	0.05	21	0	0.08	19	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X) .....	0.02	0.01	74	0.03	0.02	77	0.03	0.02	76	0.01	0.01	66	0.01	0.01	70
Current credit exposure (X) .....	0.01	0.05	32	0.01	0.08	23	0.01	0.06	26	0	0.05	17	0	0.04	22
Credit losses on derivative contracts .....	0	0	45	0	0	45	0	0	43	0	0	45	0	0	47
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due .....	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.12	0.63	30	0.06	1.03	21	0.09	0.85	26	0.02	0.73	16	0.02	0.53	21

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018			
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>												
Beginning balance .....		176,144		52,162		52,162		49,026		46,211		
Gross losses .....		8,224		8,915		16,105		13,478		6,428		
Write-downs, transfers to loans held-for-sale .....		0		0		0		0		0		
Recoveries .....		4,434		6,406		12,252		9,564		2,433		
Net losses .....		3,790		2,509		3,853		3,914		3,995		
Provision for loan and lease losses .....		0		53,250		85,350		7,050		6,810		
Adjustments .....		0		42,484		42,485		0		0		
Ending balance .....		172,354		145,387		176,144		52,162		49,026		
Memo: Allocated transfer risk reserve (ATTR) .....		0		0		0		0		0		
<b>Analysis Ratios</b>												
Provision for loan and lease losses / Average assets .....	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	0	-0.14	77	0.76	0.85	50	0.59	0.51	62	0.05	0.15	24
	0	-0.25	77	1.02	1.37	43	0.78	0.82	51	0.07	0.24	24
	0	77.32	64	2,122.36	792.43	90	2,215.16	487.86	94	180.12	130.58	81
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.70	1.39	75	1.32	1.51	42	1.61	1.58	61	0.54	0.83	23
Allowance for loan and lease losses / Total loans and leases .....	1.63	1.37	75	1.28	1.48	38	1.55	1.55	55	0.52	0.81	23
Allowance for loan and lease losses / Net loans and leases losses (X) .....	22.74	15.27	80	28.97	11.83	88	45.72	11.58	91	13.33	8.03	80
Allowance for loan and lease losses / Nonaccrual assets .....	314.57	318.67	64	383.08	321.01	71	342.56	299.17	67	182.72	218.72	60
ALLL / 90+ days past due + nonaccrual loans and leases .....	304.86	260.68	69	329.65	244.42	75	317.55	244.34	71	143.61	151.73	58
Gross loan and lease losses / Average loans and leases .....	0.15	0.22	43	0.17	0.35	38	0.15	0.34	32	0.14	0.28	34
Recoveries / Average loans and leases .....	0.08	0.08	58	0.12	0.07	85	0.11	0.07	75	0.10	0.08	69
Net losses / Average loans and leases .....	0.07	0.13	35	0.05	0.28	17	0.04	0.27	11	0.04	0.21	19
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	45	0	0	45	0	0	44	0	0	40
Recoveries / Prior year-end losses .....	27.53	16.12	82	47.53	15.46	96	90.90	33.98	93	148.79	36.22	92
Earnings coverage of net loan and lease losses (X) .....	32.50	4.52	76	32.20	21.56	79	49.01	22.91	86	56.91	24.40	88
<b>Net Loan and Lease Losses By Type</b>												
Real estate loans .....	-0.01	0.03	23	0.03	0.03	58	0.01	0.04	39	0.02	0.01	66
Real estate loans secured by 1–4 family .....	-0.02	-0.01	37	0.02	0.01	62	0.03	0.01	74	0.04	0.01	77
Revolving .....	-0.03	-0.05	37	-0.01	0.01	33	-0.02	0.01	34	0.02	0.02	61
Closed-end .....	-0.02	-0.01	34	0.02	0.01	75	0.04	0	82	0.04	0	87
Commercial real estate loans .....	0	0.05	22	0.03	0.03	63	0.01	0.07	30	0.01	0.01	64
Construction and land development .....	0	0	41	0.09	0	93	0.02	0	76	-0.03	-0.01	26
1–4 family .....	0.01	0	92	0.10	0	97	0.06	0	95	0	0	22
Other .....	-0.01	-0.01	29	0	0	33	-0.04	0	12	-0.02	-0.01	24
Multifamily .....	0	0.01	19	0	0	26	0	0	27	0	0	28
Nonfarm nonresidential .....	-0.01	0.07	17	0.02	0.05	51	0	0.11	21	0.02	0.02	66
Owner-occupied .....	-0.01	0.01	13	0.07	0.02	87	0.03	0.02	76	0.01	0.01	78
Other .....	0	0.06	48	-0.06	0.03	2	-0.03	0.08	1	0.01	0.01	66
Real estate loans secured by farmland .....	0	-0.01	58	0	0.02	50	0.02	0.02	76	0	0.01	48
Commercial and industrial loans .....	0.54	0.20	84	0.10	0.46	25	0.09	0.47	20	0.09	0.37	19
Loans to individuals .....	0.14	0.78	14	0.14	1.41	6	0.10	1.13	7	0.24	1.17	14
Credit card loans .....		2.18			3.43			2.92			3.11	
Agricultural loans .....	0	0.03	48	0	0.15	38	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions .....		0			0			0		0		0
Other loans and leases .....	-0.03	0.08	8	-0.02	0.13	7	0.15	0.15	65	0.26	0.15	76

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018	
<b>30+ Days Past Due and Nonaccrual Assets</b>										
30-89 days past due loans and leases.....		15,076		9,675		26,286		37,668		36,597
90+ days past due loans and leases .....		1,745		6,151		4,050		7,775		9,917
Nonaccrual loans and leases.....		54,791		37,952		51,420		28,547		16,054
Total past due and nonaccrual loans and leases.....		71,612		53,778		81,756		73,990		62,568
Restructured 30-89 days past due .....		0		0		0		0		0
Restructured 90+ days past due .....		37		559		250		270		453
Restructured nonaccrual .....		29,519		10,157		18,576		4,726		4,997
Total restructured loans and leases .....		29,556		10,716		18,826		4,996		5,450
30-89 days past due loans held for sale .....		0		0		0		0		0
90+ days past due loans held for sale.....		0		0		0		0		0
Nonaccrual loans held for sale .....		0		0		0		0		0
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0
Restructured loans and leases in compliance .....		24,710		18,078		20,448		11,954		12,820
Other real estate owned.....		4,939		9,125		5,972		8,010		11,040
<b>Other Assets</b>										
30-89 days past due .....		0		0		0		0		0
90+ days past due .....		0		0		0		0		0
Nonaccrual.....		0		0		0		0		0
Total other assets past due and nonaccrual.....		0		0		0		0		0
<b>Percent of Loans and Leases</b>										
30-89 days past due loans and leases.....	0.14	0.27	36	0.09	0.36	14	0.23	0.39	34	0.38
90+ days past due loans and leases .....	0.02	0.10	43	0.05	0.13	56	0.04	0.12	48	0.08
Nonaccrual loans and leases.....	0.52	0.58	50	0.33	0.61	24	0.45	0.66	37	0.29
90+ days past due and nonaccrual loans and leases.....	0.53	0.73	41	0.39	0.80	21	0.49	0.85	32	0.36
30-89 days past due restructured.....	0	0.01	19	0	0.01	16	0	0.01	16	0
90+ days past due restructured .....	0	0	68	0	0.01	80	0	0.01	72	0
Nonaccrual restructured.....	0.28	0.12	84	0.09	0.13	50	0.16	0.13	66	0.05
30-89 days past due loans held for sale .....	0	0	40	0	0	41	0	0	38	0
90+ days past due loans held for sale.....	0	0	42	0	0	43	0	0	41	0
Nonaccrual loans held for sale .....	0	0	38	0	0	39	0	0.01	38	0
<b>Percent of Loans and Leases and Other Assets</b>										
<b>30+ Days Past Due and Nonaccrual</b>										
30-89 days past due assets .....	0.14	0.27	36	0.09	0.37	14	0.23	0.40	34	0.38
90+ days past due assets .....	0.02	0.10	43	0.05	0.13	56	0.04	0.12	48	0.08
Nonaccrual assets .....	0.52	0.59	50	0.33	0.62	24	0.45	0.67	37	0.29
30+ days past due and nonaccrual assets .....	0.68	1.04	37	0.47	1.21	11	0.72	1.29	30	0.74
<b>Percent of Total Assets</b>										
90+ days past due and nonaccrual assets .....	0.35	0.43	50	0.30	0.49	26	0.37	0.52	37	0.27
90+ days past due and nonaccrual assets + other real estate owned .....	0.38	0.46	49	0.36	0.52	33	0.41	0.55	39	0.33
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>										
Total assets .....	0.53	0.52	59	0.44	0.56	39	0.52	0.60	44	0.36
Allowance for loan and lease losses .....	49.01	67.93	38	45.20	65.48	34	44.33	66.66	33	93.52
Equity capital + allowance for loan and lease losses .....	3.56	4.43	40	2.95	4.83	29	3.38	4.97	31	2.24
Tier 1 capital + allowance for loan and lease losses.....	5.42	5.28	57	4.70	5.98	40	5.27	6.05	47	3.71
Loans and leases + other real estate owned .....	0.80	0.88	50	0.58	0.92	25	0.69	0.97	32	0.49

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.12	0.24	37	0.08	0.39	17	0.25	0.39	39	0.37	0.38	60	0.37	0.42	51
	90+ days past due .....		0.02	0.12	51	0.06	0.15	62	0.04	0.16	57	0.07	0.16	59	0.12	0.22	63
	Nonaccrual.....		0.44	0.65	41	0.33	0.63	23	0.41	0.76	27	0.26	0.46	30	0.17	0.57	17
Commercial and industrial	30–89 days past due .....		0.21	0.17	65	0.03	0.23	15	0.08	0.23	21	0.19	0.31	41	0.41	0.30	75
	90+ days past due .....		0.01	0.02	57	0.04	0.03	71	0.01	0.03	57	0.11	0.05	79	0.03	0.05	63
	Nonaccrual.....		1	0.64	75	0.37	0.75	30	0.65	0.75	48	0.52	0.83	37	0.17	0.76	15
Individuals	30–89 days past due .....		1.08	0.55	87	0.73	0.58	65	1.39	0.83	82	1.56	0.83	84	0.52	0.84	31
	90+ days past due .....		0.01	0.07	44	0.07	0.13	56	0.11	0.14	60	0.12	0.17	61	0.11	0.16	61
	Nonaccrual.....		0.45	0.18	83	0.17	0.22	57	0.21	0.28	55	0.09	0.17	47	0.13	0.23	48
Depository institution loans	30–89 days past due .....			0			0.03			0			0			0	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due .....		0	0.16	29	0	0.31	28	0	0.17	28	0	0.24	26	0	0.17	27
	90+ days past due .....		0	0	44	0	0.03	40	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		0	0.69	24	0	0.80	23	0	0.49	24	0	0.67	22	0	0.75	23
Foreign governments	30–89 days past due .....			0.01			0			0			0.07			0.01	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.04			0.02			0.09			0.03			0.06	
Other loans and leases	30–89 days past due .....		0.06	0.11	61	0.03	0.14	47	0.05	0.18	49	0	0.20	14	0.80	0.17	91
	90+ days past due .....		0	0.01	35	0	0.01	31	0	0.01	33	0	0.01	30	0.12	0.01	95
	Nonaccrual.....		0	0.13	22	0.14	0.15	66	0.05	0.15	53	0.22	0.13	76	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases—Continued**

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	0.24	0.35	50	0.17	0.60	21	0.56	0.65	56	0.78	0.67	68	0.67	0.71	57
	90+ days past due .....	0.02	0.27	51	0.13	0.29	68	0.08	0.33	60	0.16	0.31	70	0.20	0.46	65
	Nonaccrual .....	0.58	0.82	41	0.58	0.84	37	0.59	0.89	38	0.46	0.73	38	0.25	0.86	18
Revolving	30–89 days past due .....	0.31	0.29	61	0.13	0.40	26	0.28	0.48	36	0.39	0.45	44	0.50	0.50	50
	90+ days past due .....	0	0.02	34	0.06	0.03	80	0.08	0.03	81	0.12	0.05	80	0.15	0.05	82
	Nonaccrual .....	0.42	1.05	34	0.35	1.27	20	0.36	1.13	27	0.29	1	23	0.19	1.17	16
Closed-end	30–89 days past due .....	0.22	0.36	48	0.18	0.61	25	0.61	0.65	58	0.87	0.70	70	0.72	0.75	59
	90+ days past due .....	0.03	0.29	52	0.15	0.33	68	0.08	0.38	61	0.17	0.35	68	0.21	0.53	66
Junior lien	Nonaccrual .....	0.61	0.77	46	0.63	0.81	47	0.64	0.87	48	0.50	0.70	43	0.27	0.84	21
	30–89 days past due .....	0.01	0.01	72	0	0.02	29	0.02	0.02	64	0.03	0.02	70	0.03	0.03	65
	90+ days past due .....	0	0	80	0.01	0	85	0	0	68	0.01	0	85	0.03	0	91
	Nonaccrual .....	0.03	0.04	51	0.05	0.05	53	0.04	0.04	54	0.06	0.04	71	0.04	0.06	52
Commercial real estate	30–89 days past due .....	0.05	0.14	34	0.03	0.23	20	0.09	0.26	36	0.14	0.18	49	0.20	0.17	62
	90+ days past due .....	0.02	0.01	74	0.02	0.02	68	0.02	0.02	72	0.02	0.03	67	0.07	0.03	81
	Nonaccrual .....	0.37	0.52	47	0.20	0.43	32	0.31	0.62	29	0.14	0.23	39	0.13	0.28	30
Construction and development	30–89 days past due .....	0.03	0.12	49	0.03	0.24	40	0.04	0.28	35	0.15	0.28	53	0.33	0.21	72
	90+ days past due .....	0.01	0.01	82	0	0.01	71	0.01	0.01	79	0.04	0.02	81	0.16	0.02	91
	Nonaccrual .....	0.05	0.36	46	0.09	0.25	44	0.11	0.41	49	0.09	0.20	50	0.03	0.19	37
1–4 family	30–89 days past due .....	0	0.02	67	0.01	0.04	59	0	0.03	28	0.10	0.06	76	0.14	0.06	77
	90+ days past due .....	0	0	44	0	0	42	0	0	42	0	0	41	0.01	0	90
	Nonaccrual .....	0	0.02	30	0	0.04	27	0.04	0.03	77	0	0.02	30	0	0.02	28
Other	30–89 days past due .....	0.02	0.07	58	0.02	0.17	42	0.04	0.22	44	0.05	0.20	51	0.19	0.13	73
	90+ days past due .....	0.01	0	87	0	0	78	0.01	0	87	0.04	0.01	86	0.15	0.02	92
	Nonaccrual .....	0.05	0.29	52	0.09	0.18	52	0.07	0.35	48	0.09	0.17	57	0.03	0.15	44
Multifamily	30–89 days past due .....	0	0.06	28	0	0.08	24	0	0.09	22	0	0.08	19	0	0.10	18
	90+ days past due .....	0	0	88	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual .....	0	0.14	21	0	0.08	17	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due .....	0.06	0.14	42	0.04	0.20	26	0.11	0.23	48	0.15	0.14	56	0.17	0.17	56
	90+ days past due .....	0.02	0.01	77	0.03	0.02	75	0.02	0.02	75	0.02	0.03	64	0.05	0.03	80
	Nonaccrual .....	0.51	0.66	50	0.25	0.55	28	0.39	0.80	35	0.17	0.28	37	0.17	0.30	35
Owner Occupied	30–89 days past due .....	0.06	0.04	71	0.02	0.07	30	0.08	0.07	64	0.12	0.07	74	0.16	0.09	72
	90+ days past due .....	0	0	34	0.01	0.01	80	0.02	0	86	0	0.01	63	0.02	0.01	78
	Nonaccrual .....	0.12	0.25	35	0.21	0.24	50	0.14	0.27	30	0.12	0.16	49	0.09	0.17	35
Other	30–89 days past due .....	0	0.09	26	0.01	0.11	34	0.03	0.14	42	0.03	0.07	40	0.01	0.07	34
	90+ days past due .....	0.02	0.01	83	0.02	0.01	81	0	0.01	74	0.02	0.01	79	0.03	0.01	83
	Nonaccrual .....	0.39	0.40	60	0.04	0.24	21	0.26	0.44	45	0.05	0.10	46	0.08	0.13	52
Farmland	30–89 days past due .....	0	0.11	60	0	0.31	25	0	0.11	30	0.01	0.23	51	0.12	0.25	57
	90+ days past due .....	0	0	45	0	0.03	40	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual .....	0.22	1.10	50	0.30	1.24	41	0.26	1.13	47	0	0.84	19	0	1.23	19
Credit card	30–89 days past due .....		0.63			0.90			0.95			1.19			1.22	
	90+ days past due .....		0.39			0.76			0.63			0.78			0.73	
	Nonaccrual .....		0.08			0.09			0.05			0.11			0.09	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	1,495,113	1,487,293	1,491,892	1,507,571	1,561,149										
Retained earnings .....	747,140	628,423	673,785	617,355	500,660										
Accumulated other comprehensive income (AOCI) .....	19,250	16,339	25,068	764	-17,896										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	2,261,503	2,132,055	2,190,745	2,125,690	2,043,913										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	964,089	969,363	966,284	968,098	976,059										
Accumulated other comprehensive income-related adjustments .....	19,249	16,338	25,067	764	-17,897										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	1,278,165	1,146,354	1,199,394	1,156,828	1,085,751										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	1,278,165	1,146,354	1,199,394	1,156,828	1,085,751										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	107,492	106,914	107,203	106,624	106,045										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	107,492	106,914	107,203	106,624	106,045										
Less: Additional tier 1 capital deductions .....	0	0	0	864	3,384										
Additional tier 1 capital .....	107,492	106,914	107,203	105,760	102,661										
<b>Tier 1 Capital</b> .....	1,385,657	1,253,268	1,306,597	1,262,588	1,188,412										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	212,276	113,700	212,106	113,617	143,452										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	136,443	103,766	134,991	56,744	54,643										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....				0	0										
Tier 2 capital before deductions .....	348,719	217,466	347,097	170,361	198,095										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	348,719	217,466	347,097	170,361	198,095										
Exited advanced approach tier 2 capital .....															
Total capital .....	1,734,376	1,470,734	1,653,694	1,432,949	1,386,507										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	15,863,315	14,717,407	14,917,865	13,142,319	12,738,231										
Less: Deductions from common equity tier 1 capital .....	964,089	969,363	966,284	968,962	979,443										
Less: Other deductions .....	0	0	0	0	0										
Total assets for leverage ratio .....	14,899,226	13,748,044	13,951,581	12,173,357	11,758,788										
Total risk-weighted assets .....	11,475,647	10,719,156	10,970,549	10,401,633	9,822,578										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	11.14	12.66	27	10.69	11.98	30	10.93	12.35	31	11.12	12.11	33	11.05	12.09	38
Common equity tier 1 capital, column B .....	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A .....	12.07	13.44	29	11.69	12.72	35	11.91	13.08	33	12.14	12.78	42	12.10	12.85	41
Tier 1 capital, column B .....	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A .....	15.11	15.42	52	13.72	14.77	33	15.07	15.23	53	13.78	14.36	50	14.12	14.45	56
Total capital, column B .....	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage .....	9.30	9.11	59	9.12	9.03	57	9.37	9.13	59	10.37	9.76	69	10.11	9.71	65
Supplementary leverage ratio, advanced approaches HCs .....		6.95			8.42			8.72			7.41			7.31	

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....			0			0			0			0				0	
Total property and casualty assets .....			0			0			0			0				0	
Reinsurance recoverables (P/C) .....																	
Total life and health assets .....			0			0			0			0				0	
Reinsurance recoverables (L/H) .....																	
Separate account assets (L/H) .....			0			0			0			0				0	
Total insurance underwriting equity .....			0			0			0			0				0	
Total property and casualty equity .....			0			0			0			0				0	
Total life and health equity .....			0			0			0			0				0	
Total insurance underwriting net income .....			0			0			0			0				0	
Total property and casualty .....			0			0			0			0				0	
Total life and health .....			0			0			0			0				0	
Claims and claims adjusted expense reserves (P/C) .....			0			0			0			0				0	
Unearned premiums (P/C) .....			0			0			0			0				0	
Policyholder benefit and contractholder funds (L/H) .....			0			0			0			0				0	
Separate account liabilities (L/H) .....			0			0			0			0				0	
Insurance activities revenue .....			5,712			5,034			9,924			9,747			9,422	13.47	8.47
Other insurance activities income .....			5,712			5,034			9,924			9,747			9,422	13.47	8.47
Insurance and reinsurance underwriting income .....			0			0			0			0			0		
Premiums .....			0			0			0			0			0		
Credit related insurance underwriting .....			0			0			0			0			0		
Other insurance underwriting .....			0			0			0			0			0		
Insurance benefits, losses, expenses .....			0			0			0			0			0		
Net assets of insurance underwriting subsidiaries .....			0			0			0			0			0		
Life insurance assets .....			279,444			228,730			230,609			225,942			220,609	22.17	84.32

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>																		
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	52.30			54.79			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	47.70			45.21			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets .....	13.29			11.01			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income .....	1.62	0.37	86	1.57	0.39	83	1.47	0.41	83	1.62	0.47	85	1.73	0.47	87			
Premium income / Insurance activities revenue .....	0	3.14	41	0	3.04	40	0	2.84	40	0	7.32	37	0	4.86	37			
Credit related premium income / Total premium income .....	30.92			40.01			38.23			34.91			44.54					
Other premium income / Total premium income .....	69.08			59.99			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income .....	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C) .....	21.10			7.42			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H) .....	5.07			-31.13			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums .....	-395.05			620.37			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	17.94	11.54	75	16.35	11.35	68	15.55	11.03	65	17.19	11.51	73	17.83	10.22	78			
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.47	38	0	0.73	37	0	0.75	37	0	1.39	34	0	1.79	34			

**Foreign Activities**

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	0	0	0	0	0
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	0	0	0	0	0
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Yield: Foreign loans .....		0.64			0.93			0.87			1.25			1.17	
Cost: Interest-bearing deposits.....		0.12			0.59			0.42			1.19			0.97	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.26			5.29			5.18			27.03			27.29	
Commercial and industrial loans .....		1.03			0.59			0.64			0.29			1.53	
Foreign governments and institutions .....		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases.....		-1.19			10.27			-2.40			22.48			7.24	
Total selected assets.....		3.19			5.10			2.04			12.40			3.24	
Deposits .....		9.07			10.22			3.46			10.36			5	

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		1,902,136	1,516,466	1,767,498	1,254,957	1,018,496	25.43	1197.78
1–4 family residential loans .....		1,902,136	1,516,466	1,767,498	1,254,957	1,018,496	25.43	1197.78
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		11.87	10.18	11.84	9.36	7.87		
1–4 family residential loans .....		11.87	10.18	11.84	9.36	7.87		
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0		
Liquidity commitments provided to conduit structures .....		0	0	0	0	0		
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>		35.51	30.59	32.26	32.76	31.20		
1–4 family residential loans .....		3.92	4.23	3.91	5.09	5.80		
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		1.21	2.15	1.54	2.59	3.01		
Auto loans and other consumer loans.....		12.41	20.23	19.04	11.84	12.07		
Commercial and industrial loans .....		46.95	42.80	43.25	47.71	47.92		
All other loans and leases.....								

## Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018			
						Percent Change		
	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
<b>Percent of Total Securitization Activities by Type</b>								
Retained credit exposure.....		0	0	0	0	0	0	0
1–4 family residential loans .....		0	0	0	0	0	0	0
Home equity lines .....								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans .....								
All other loans and leases .....								
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	0
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	0
Home equity lines .....								
Credit card receivables.....								
Commercial and industrial loans .....								
<b>Percent of Tier 1 Capital</b>								
Total retained credit exposure.....		0	0	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure .....		0	0	0	0	0	0	0
<b>30–89 Days Past Due Securitized Assets</b>								
1–4 family residential loans .....		23,513	52,390	37,250	3,422	20,654	-55.12	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans .....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases .....		0	0	0	0	0	0	
Total 30–89 days past due securitized assets.....		23,513	52,390	37,250	3,422	20,654	-55.12	
<b>90+ Days Past Due Securitized Assets</b>								
1–4 family residential loans .....		81,090	28,453	86,864	11,901	11,134	185.00	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans .....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases .....		0	0	0	0	0	0	
Total 90+ days past due securitized assets .....		81,090	28,453	86,864	11,901	11,134	185.00	
Total past due securitized assets.....		104,603	80,843	124,114	15,323	31,788	29.39	
<b>Net Losses on Securitized Assets</b>								
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans .....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases .....		0	0	0	0	0	0	
Total net losses on securitized assets.....		0	0	0	0	0	0	

**Servicing, Securitization and Asset Sale Activities—Part 3**

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	1.24	3.45	2.11	0.27	2.03
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....	1.24	3.45	2.11	0.27	2.03
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	4.26	1.88	4.91	0.95	1.09
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....	4.26	1.88	4.91	0.95	1.09
Total past due securitized assets percent of securitized assets .....	5.50	5.33	7.02	1.22	3.12
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....	0	0	0	0	0
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0.66	1.45	1.24	0.66	1.13
Home equity lines .....	0.31	0.13	0.28	0.39	0.50
Credit card receivables .....					
Commercial and industrial loans .....	0.21	0.03	0.08	0.19	0.41
All other loans and leases .....	0.08	0.07	0.13	0.21	0.23
Total managed loans past due 30–89 days .....	0.31	0.48	0.48	0.36	0.54
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	1.84	0.81	2.10	0.43	0.48
Home equity lines .....	0	0.06	0.08	0.12	0.15
Credit card receivables .....					
Commercial and industrial loans .....	0.01	0.04	0.01	0.11	0.03
All other loans and leases .....	0.02	0.02	0.02	0.03	0.07
Total managed loans past due 90+ days .....	0.66	0.27	0.69	0.17	0.20
<b>Total Past Due Managed Assets .....</b>	<b>0.97</b>	<b>0.75</b>	<b>1.18</b>	<b>0.54</b>	<b>0.74</b>
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....	-0.01	0.01	0.02	0.03	0.01
Home equity lines .....	-0.03	-0.01	-0.02	0.02	0.14
Credit card receivables .....					
Commercial and industrial loans .....	0.54	0.10	0.09	0.09	0.14
All other loans and leases .....	0	0.03	0.01	0.03	0.02
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>	<b>0.06</b>	<b>0.04</b>	<b>0.03</b>	<b>0.03</b>	<b>0.04</b>

**Parent Company Income Statement**

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		32,754	51,109	81,452	132,572	53,389	-35.91	125.86
Dividends .....		32,750	51,108	81,443	132,563	53,381	-35.92	125.89
Interest .....		4	1	9	9	8	300.00	0.00
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from nonbank subsidiaries .....		40	53	93	175	136	-24.53	-23.08
Dividends .....		40	53	93	175	136	-24.53	-23.08
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from subsidiary holding companies .....		0	0	0	0	0		
Dividends .....		0	0	0	0	0		
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Total income from subsidiaries .....		32,794	51,162	81,545	132,747	53,525	-35.90	125.33
Securities gains (losses) .....		0	0	0	0	0		-100.00
Other operating income .....		21	41	74	138	121	-48.78	-94.90
Total operating income .....		32,815	51,203	81,619	132,885	53,646	-35.91	103.16
<b>Operating Expenses</b>								
Personnel expenses .....		0	0	0	0	0		
Interest expense .....		5,089	3,058	7,488	7,540	6,428	66.42	
Other expenses .....		4,011	3,664	7,691	8,510	7,440	9.47	16.90
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		9,100	6,722	15,179	16,050	13,868	35.38	165.23
Income (loss) before taxes .....		23,715	44,481	66,440	116,835	39,778	-46.69	86.42
Applicable income taxes (credit) .....		-2,336	-1,736	-3,889	-4,077	-3,523		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		26,051	46,217	70,329	120,912	43,301	-43.63	94.34
Equity in undistributed income of subsidiaries .....		72,724	-24,079	13,322	46,684	103,619		136.80
Bank subsidiaries .....		72,724	-24,079	13,322	46,684	103,619		136.80
Nonbank subsidiaries .....		0	0	0	0	0		
Subsidiary holding companies .....		0	0	0	0	0		
Net income (loss) .....		98,775	22,138	83,651	167,596	146,920	346.18	123.90
<b>Memoranda</b>								
Bank net income .....		105,474	27,029	94,765	179,247	157,000	290.23	133.30
Nonbank net income .....		40	53	93	175	136	-24.53	-23.08
Subsidiary holding companies' net income .....		0	0	0	0	0		

## Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		2,372,579	93.56	2,262,177	97.62	2,307,128	93.54	2,302,505	2,238,555	4.88	98.45
Common and preferred stock .....		2,372,518	93.55	2,261,670	97.59	2,306,937	93.53	2,302,499	2,236,932	4.90	99.18
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		61	0	507	0.02	191	0.01	6	1,623	-87.97	-98.62
Investment in nonbank subsidiaries .....		3,594	0.14	3,594	0.16	3,594	0.15	3,603	3,597	0.00	12.24
Common and preferred stock .....		3,591	0.14	3,591	0.15	3,591	0.15	3,591	3,591	0.00	12.64
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		3	0	3	0	3	0	12	6	0.00	-78.57
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	640		
Securities .....		2,111	0.08	7,760	0.33	7,174	0.29	1,653	1,662	-72.80	-51.74
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution .....		133,203	5.25	24,411	1.05	128,320	5.20	25,627	40,844	445.67	2654.40
Cash and due from unrelated depository institution .....		1,856	0.07	833	0.04	844	0.03	3,840	3,737	122.81	-39.60
Premises, furnishings, fixtures and equipment .....		0	0	0	0	0	0	0	0	0	
Intangible assets .....		0	0	0	0	0	0	0	0	0	
Other assets .....		22,627	0.89	18,668	0.81	19,331	0.78	19,258	14,977	21.21	69.89
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	
Total assets .....		2,535,970	100.00	2,317,443	100.00	2,466,391	100.00	2,356,486	2,304,012	9.43	107.13
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0	0	
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	
Commercial paper .....		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year .....		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures .....		207,889	8.20	113,925	4.92	212,218	8.60	113,955	147,239	82.48	
Other liabilities .....		13,191	0.52	10,067	0.43	10,856	0.44	6,627	3,224	31.03	211.48
Balance due to subsidiaries and related institutions .....		111,083	4.38	110,505	4.77	110,585	4.48	110,215	109,636	0.52	15.87
Total liabilities .....		332,163	13.10	234,497	10.12	333,659	13.53	230,797	260,099	41.65	231.82
Equity Capital .....		2,203,807	86.90	2,082,946	89.88	2,132,732	86.47	2,125,689	2,043,913	5.80	96.02
Perpetual preferred stock (income surplus) .....		0	0	0	0	0	0	0	0	0	
Common stock .....		296,483	11.69	296,483	12.79	296,483	12.02	296,483	296,483	0.00	37.99
Common surplus .....		1,295,879	51.10	1,293,033	55.80	1,296,963	52.59	1,294,276	1,288,911	0.22	104.86
Retained earnings .....		689,444	27.19	579,314	25	615,772	24.97	617,355	500,660	19.01	125.34
Accumulated other comprehensive income .....		19,250	0.76	16,339	0.71	25,068	1.02	764	-17,896	17.82	
Other equity capital components .....		-97,249	-3.83	-102,223	-4.41	-101,554	-4.12	-83,189	-24,245		
Total liabilities and equity capital .....		2,535,970	100.00	2,317,443	100.00	2,466,391	100.00	2,356,486	2,304,012	9.43	107.13
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries .....		111,083	4.38	110,505	4.77	110,585	4.48	110,215	109,636	0.52	16.48
Notes payable to subsidiaries that issued TPS .....		107,492	4.24	106,914	4.61	106,994	4.34	106,624	106,045	0.54	16.61
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less .....		898	0.04	519	0.02	805	0.03	519	862	73.03	79.60
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0	0	

## Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital .....	9.01	12.64	19	2.11	4.33	21	3.96	7.29	18	7.95	9.68	24	8.64	10.40	28
Bank net income / Average equity investment in banks .....	9.01	12.37	23	2.38	4.55	21	4.16	7.45	16	7.83	10.51	18	8.39	11.19	21
Nonbank net income / Average equity investment in nonbanks .....	2.23	13.40	31	2.95	7.01	44	2.59	9.75	36	4.87	7.89	50	4.30	7.10	44
Subsidiary HCs net income / Average equity investment in sub HCs .....		11.92			5.62			7.01			8.55			8.78	
Bank net income / Parent net income .....	106.78	96.24	84	122.09	91.35	86	113.29	88.16	88	106.95	82.22	74	106.86	82.56	77
Nonbank net income / Parent net income .....	0.04	3.10	37	0.24	6.35	41	0.11	3.59	36	0.10	5.93	31	0.09	3.78	38
Subsidiary holding companies' net income / Parent net income .....		67.52			71.95			68.34			74			72.48	
<b>Leverage</b>															
Total liabilities / Equity capital .....	15.07	16.87	59	11.26	20.37	46	15.64	20.06	58	10.86	20.43	48	12.73	20.88	53
Total debt / Equity capital .....	9.43	11.60	54	5.47	14.50	40	9.95	14.41	53	5.36	14.31	43	7.20	14.69	52
Total debt + notes payable to subs that issued TPS / Equity capital .....	14.31	13.82	62	10.60	16.78	50	14.97	16.67	61	10.38	16.36	53	12.39	17.10	55
Total debt + Loans guaranteed for affiliate / Equity capital .....	9.43	11.69	53	5.47	14.81	39	9.95	14.68	52	5.36	14.56	42	7.20	15.14	51
Total debt / Equity capital – excess over fair value .....	9.43	11.71	54	5.47	14.64	40	9.95	14.52	53	5.36	14.51	43	7.20	14.81	52
Long-term debt / Equity capital .....	9.43	11.05	54	5.47	13.39	40	9.95	13.56	53	5.36	13.04	44	7.20	13.37	52
Short-term debt / Equity capital .....	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital .....	0.04	0.06	86	0.02	0.05	85	0.04	0.06	86	0.02	0.05	84	0.04	0.14	81
Excess cost over fair value / Equity capital .....	0	0.09	40	0	0.09	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt .....	44.29	39.10	50	30.25	29.33	51	44.67	34.67	57	30.27	28.44	54	56.24	28.63	76
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	107.82	103.07	75	108.75	103.11	79	108.34	102.81	80	108.49	103.22	77	109.62	103.10	81
Total investment in subs / Equity capital .....	107.82	108.26	65	108.78	110.49	66	108.35	110.16	66	108.49	111.07	61	109.70	112.48	63
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	0.87	0.25	87	4.12	0.67	94	2.13	0.47	91	1.08	0.36	81	1.34	0.35	87
Equity investment in subs – equity cap / Net income-div (X) .....	1.17	0.83	75		3.93		5.30	1.82	88	1.55	1.22	68	1.90	1.22	77
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	103.78	138.64	41	167.28	143.95	70	131.80	136.59	55	204.71	177.68	66	99.71	162.34	22
Cash from ops + noncash items + op expense / Op expense + dividend .....	103.58	130.64	38	183.93	154.33	68	149.21	147.24	62	216.83	190.27	68	105.58	174.91	20
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	118.25	103.17	65	87.54	148.07	33	253.53	134.08	87	84.66	116.34	16	35.44	103.19	10
Pretax operating income + interest expense / Interest expense .....	566.01	1,479.01	35	1,554.58	2,733.67	65	987.29	2,016.32	50	1,649.54	1,968.54	60	718.82	2,898.75	36
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	415.23	1,667.11	27	874.66	1,374.36	53	628.14	1,539.23	37	973.79	1,632.83	43	437.04	1,369.37	25
Dividends + interest from subsidiaries / Interest expense + dividends .....	108.61	153.06	39	181.83	169.52	65	141.52	150.43	54	227.15	210.80	65	106.96	188.90	20
Fees + other income from subsidiaries / Salary + other expenses .....	0	12.78	34	0	15.95	30	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X) .....	109.99	41.77	88	42.66	27.95	83	103.91	35.64	88	322.92	57.11	91	170.44	33.93	93
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	6.15	3.64	70	1.86	3.69	46	6.07	3.85	71	1.82	2.64	51	2.41	2.61	52
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.21			0.05			0.10			0.04		0	0.24	47
Nonaccrual .....		0.96			0.97			1.03			0.54		0	6.54	38
Total .....		1.17			1.02			1.13			0.58		0	6.78	36
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0	1.79	15	0	2.90	13	0	2.66	14	0	5.62	12	0	5.50	12
Combined thrift assets (reported only by bank holding companies) .....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.07	40	0	0.07	37	0	0.08	38	0	0.19	36	0	0.21	36

**Parent Company Analysis—Part 2**

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	96.36	78.46	67	54.27	73.92	43	71.28	81.10	51	42.10	57.84	40	100.72	57.26	85
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	25.42	25.30	52	113.29	60.26	86	59.93	42.29	75	30.37	33.08	47	29.69	27.33	50
Dividends declared / Net income .....	6.72	9.64	28	-0.28	1.15	28	1.59	4.14	20	5.54	6.46	38	6.08	7.33	35
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	130.46	139.49	52	203.78	166.94	68	162.45	132.17	65	260.43	178.13	76	122.39	157.73	38
Dividends from nonbank subsidiaries .....	0.16	3.97	66	0.21	3.69	67	0.19	3.41	59	0.34	7.53	51	0.31	7.13	59
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries .....	130.62	193.08	42	203.99	205.70	64	162.64	174.85	57	260.78	260.40	66	122.71	215.26	23
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	31.05	36.56	42	189.09	82.59	85	85.94	60.28	74	73.96	66.55	59	34	60.71	23
Interest income from bank subsidiaries.....	0	0.11	53	0	0.58	45	0.01	0.36	50	0.01	0.54	41	0.01	0.52	40
Management and service fees from bank subsidiaries .....	0	0.90	37	0	3.18	35	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46	0	0.01	46	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries .....	31.05	38.35	42	189.09	98.26	82	85.95	62.88	69	73.96	69.36	55	34.01	63.43	21
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	100	54.17	70	100	52.25	76	100	56.39	72	100	82.95	65	100	51.40	79
Interest income from nonbank subsidiaries.....	0	2.35	32	0	7.62	32	0	7.38	32	0	20.25	26	0	18.56	24
Management and service fees from nonbank subsidiaries .....	0	0.63	39	0	1.87	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	0	0.08	46	0	0.22	46	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries .....	100	76.16	67	100	78.35	67	100	79.84	64	100	150.41	51	100	99.33	59
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		31			55.04			43.51			61.23			48.56	
Interest income from subsidiary holding companies.....		5.39			15.38			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			0.95			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.43			2.24			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		39.64			73.61			55.20			76.49			61.19	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	99.80	67.82	84	99.81	66.84	77	99.78	69.76	84	99.76	67.32	87	99.51	65.18	80
Interest income from bank subsidiaries.....	0.01	0.39	53	0	1.06	41	0.01	0.63	44	0.01	0.80	38	0.01	0.92	42
Management and service fees from bank subsidiaries .....	0	2.08	36	0	2.32	36	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries .....	99.81	81.78	78	99.82	81.90	64	99.80	82.20	76	99.76	78.80	80	99.52	74.20	70
Dividends from nonbank subsidiaries .....	0.12	2.67	66	0.10	2.05	68	0.11	1.95	57	0.13	2.65	51	0.25	2.57	60
Interest income from nonbank subsidiaries.....	0	0.35	37	0	1.11	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries .....	0	0.02	42	0	0.04	41	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries .....	0.12	6.48	51	0.10	6.25	51	0.11	4.70	44	0.13	7.29	36	0.25	7.64	45
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	4.06	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		135.34			237.31			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt .....	53.43	28.31	77	97	33.86	83	52.11	27.08	76	96.72	28.33	84	74.46	26.53	83